

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
12 May 2005 (12.05.2005)

PCT

(10) International Publication Number  
WO 2005/043277 A3

(51) International Patent Classification: G06F 17/60

(21) International Application Number:  
PCT/IL 2004/000946

(22) International Filing Date: 14 October 2004 (14.10.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Date:  
158694 30 October 2003 (30.10.2003) IL

(71) Applicant (for all designated States except US): LIP-  
MAN ELECTRONIC ENGINEERING LTD. (IL/IL);  
11 Ha'amal Street, Park Afek, 48092 Rosh Ha'in (IL).

(72) Inventor; and

(75) Inventor/Applicant (for US only): GENDELMAN, Sim-  
cha (IL/IL); 2 Bresh Street, Reut (IL).

(74) Agents: SANFORD T. COLB & CO. et al.; P.O. Box  
2273, 75122 Rehovot (IL).

(81) Designated States (unless otherwise indicated, for every  
kind of national protection available): AE, AG, AL, AM,  
AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,

CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI,  
GB, GD, GE, GH, GM, GR, GU, ID, IL, IN, IS, JP, KE,  
KG, KP, KR, KZ, LC, LK, LR, LS, LU, LV, MA, MD,  
MG, MK, MN, MW, MX, MY, NA, NI, NO, NZ, OM, PG,  
PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TH, TM,  
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,  
ZW.

(84) Designated States (unless otherwise indicated, for every  
kind of regional protection available): ARIPO (BW, GH,  
GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,  
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),  
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,  
FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI,  
SK, TR), OAPI (BF, BJ, CN, CG, CI, CM, GA, GN, GQ,  
GW, ML, MR, NE, SN, TD, TG).

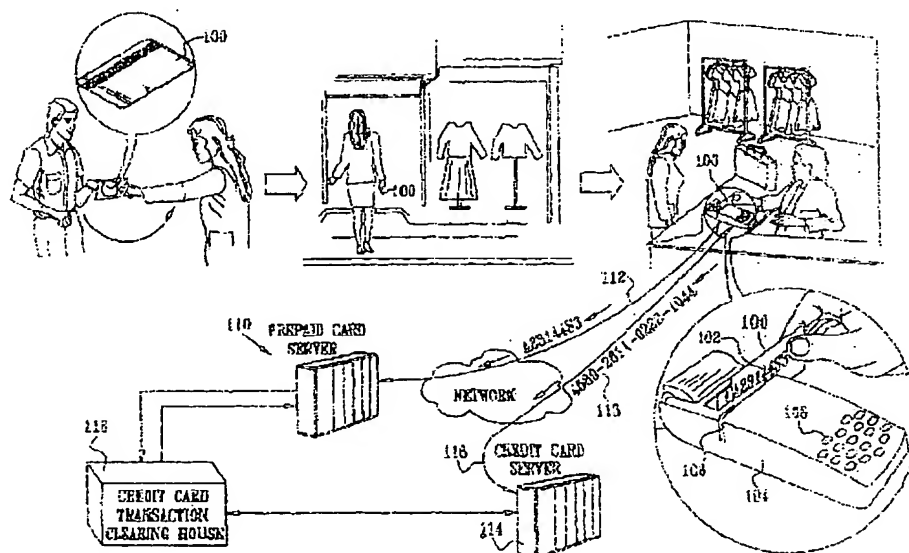
Published:

— with international search report  
— before the expiration of the time limit for amending the  
claims and to be republished in the event of receipt of  
amendments

(88) Date of publication of the international search report:  
30 June 2005

[Continued on next page]

(54) Title: PREPAID DEBIT CARD PROCESSING



(57) Abstract: A method for processing prepaid card transactions including issuing a multiplicity of prepaid cards, each bearing prepaid card identification indicia, inputting the prepaid card identification indicia of a prepaid card into a point of sale terminal, communicating the prepaid card identification indicia from the point of sale terminal to a remote server to validate the prepaid card and upon receipt of acceptable validation from the remote server, processing a prepaid card transaction using the prepaid card as a credit card transaction.



*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/IL04/00946

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/35

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
Please See Continuation Sheet

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2002/0194122 A1 (KNOX et al) 19 December 2002 (19.12.2002) paras.1-10, 17-18, 31-34, 46-46.	1-8, 10-11, 14-19
Y	US 2002/0194122 A1 (KNOX et al) 19 December 2002 (19.12.2002) paras.1-10, 17-18, 31-34, 46-46.	9, 12-13
A	US 2002/0012766 A1 (KUMAKI) 31 January 2002 (31.01.2002).	1-19



Further documents are listed in the continuation of Box C.



See patent family annex.

Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "S" earlier application or patent published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"Z"

document member of the same patent family

Date of the actual completion of the international search

03 May 2005 (03.05.2005)

Date of mailing of the international search report

19 MAY 2005

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US  
Commissioner for Patents  
P.O. Box 1453  
Alexandria, Virginia 22313-1450  
Facsimile No. (703) 305-3236

Authorized officer

Charles Kyle *[Signature]*  
Telephone No. ((571)) 272-6746

# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/IL04/00546

Continuation of B. FIELDS SEARCHED Item 3:  
WEST text search  
search terms: prepaid credit card, indicia, BIO-ID